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LITTLE JOURNEYS TO THE HOMES OF GREAT BUSINESS MEN

BY ELBERT HUBBARD

Stephen Girard

DONE · INTO · A
BOOK · BY · THE
ROYCROFTERS
AT · THEIR · SHOP
WHICH · IS · IN
EAST · AURORA
ERIE · COUNTY
NEW · YORK
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RUSKIN.

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JOHN JACOB ASTOR

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FIFTEENTH YEAR

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THE PHALANSTERIE
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LITTLE JOURNEYS TO THE HOMES OF GREAT BUSINESS MEN

BY ELBERT HUBBARD

STEPHEN GIRARD

DONE INTO A BOOK BY THE ROYCROFTERS AT THEIR SHOP WHICH IS IN EAST AURORA ERIE COUNTY NEW YORK M C M I X

I DO not value fortune. The love of labor is my sheet-anchor. I work that I may forget, and forgetting, I am happy.—Stephen Girard.

LITTLE JOURNEYS

The character of the people is shown by the regard they have for their great men, their heroes and their benefactors.

HEN we make a census of the sensible, and count the competent, we cannot leave out the name of William Penn. He was the founder of the City of Philadelphia, and of the great Commonwealth of Pennsylvania, and gave name and fame to both.

In this respect of being founded by an individual, Philadelphia, the City of Brotherly Love, and the State of Pennsylvania, are unique and peculiar in all the annals of American history.

Yet Philadelphia has no monument of Penn, save the hazy figure of a dumpy nobody surmounted by an enormous hat, all lost in the incense of commerce upon the topmost pinnacle of the City Hall.

If Philadelphia has been sky-piloted by her orthodox Witherspoons and Albertsons, by her Converses and Conwells, and if they have taught her to love her enemies and then hold balances true by hating her friends, let Clio so record, for history is no longer a lie agreed upon. In her magnificent park and in her public squares Philadelphia has done honor in bronze and marble to Columbus, Humboldt, Schubert, Goethe, Schiller, Garibaldi and Joan of Arc. But "Mad Anthony Wayne," and that fearless fighting youth, Decatur,

are absolutely forgotten. Dr. Benjamin Rush, patriot, the near and dear friend of Franklin, and the man who welcomed Thomas Paine to Pennsylvania, and gave him a desk where he might ply his pen and write the pamphlet, "Common Sense," sleeps in an unknown grave. You will look in vain for effigies of Edgar Allan Poe, who was once a Philadelphia editor; of Edwin Forrest, who lion-like, trod her boards; of Ritterhouse, mapping the stars; of Dr. Kane, facing Arctic ice and Northern night; of Dr. Evans, who filed and filled the teeth of royalty and made dentists popular; of Bartram, Gross, or Leidy. Fulton lived here, yet only the searcher in dusty, musty tomes knows it, and Benjamin West, who founded England's Academy of Painting, is honored in Westminster Abbey, but Harrisburg, too busy in her great game of grab and graft, knows not his name. Robert Morris, who was rewarded for his life of patriotic service by two years in a debtor's jail, is still in a cell, the key of which is lost—and Sully, Peale, Taylor, Walter and Fitch mingle their dust with his.

Yet all this might be forgiven on the plea that where so many names of the strong and powerful bid for recognition, to avoid jealousies, a good way is to ignore them all. So speaks proud and pious Philadelphia—snug, smug, prosperous, priggish and pedantic Philadelphia. But how about these five supremely great names—William Penn, Benjamin Franklin, Thomas Paine, Stephen Girard and Walt Whitman! ¶ Oh! ye Friends, innocent of friendship, will ye forever try to smother these by your silence, simply because they failed to do theological goose-step on your order, as your

bum-beadles marked time with their staves? ¶ Oh! ye cities and nations, cherish, I pray you, the names of your heroes in business, art, finance and poetry, for only by them and through these shall the future know you. Have a care, ye cities! for the treatment that ye accord to these living and to their memories, dead, is the record of your heart and brain!

He who influences the thought of his time, influences the thought of all the times that follow.

BENJAMIN FRANKLIN founded the Philadelphia Public Library, the Philadelphia Hospital, the Philadelphia Orphan Asylum and the University of Pennsylvania.

Franklin was also much interested in good roads, the building of canals—steam railroads were then, of course, a dream unguessed.

Girard got his philanthropic impetus from Franklin. Girard had watched the progress of the University of Pennsylvania, and he had become convinced that it fell short of doing the good it might do. It shot too high.

Franklin had a beautiful contempt for Harvard. He called

it a social promotion plan, and thereby got the lasting enmity of John Adams and his son, John Quincy Adams, and also John Hancock.

Franklin had hoped to make the University of Pennsylvania a different school. But after his death it followed in exactly the Harvard lines. It fitted prosperous youth for the professions, but it left the orphan and the outcast to struggle with the demons of darkness, discarded and forgotten. Girard founded his college with the idea of helping the helpless. Thomas Jefferson, also, had impressed Girard greatly. Girard once made a trip to Monticello; and had spent two days at the University of Virginia. This was really remarkable, for time with Girard was a very precious commodity.

¶ Thomas Jefferson was the man who introduced Classic Architecture in America. All of those great white pillars that front the mansions of Virginia, and in fact the whole South, had their germ in the brain of Jefferson, who reveled in all that was Greek. Jefferson was a composite of Socrates, Plato and Aristotle, and if Socrates were not the first Jeffersonian Democrat, then who was?

Socrates dwelt on the rights and virtues of the "demos" —the Common People. Jefferson uses the expression again and again and was the one man to popularize the word, "Democrat." When Jefferson, wearing his suit of butternut homespun, rode horseback up to the Washington Capitol and tied his horse and walked over to the office of the Chief Justice as President of the United States and took the oath of office, his action was essentially Socratic.

Girard got both his ideals of architecture and education

from Jefferson. ¶ Girard was too busy to do much original investigation, for he was a very rich man—so he did the next best thing, and the thing that all wise, busy men do—he picked a few authors and banked on them.

Girard loved Benjamin Franklin, Thomas Jefferson and Thomas Paine. And one reason why he was drawn to them was because they all spoke French, and he had a high regard for the French people. Franklin and Jefferson were each sent on various important diplomatic missions to France. Paine was a member of the French Assembly, and Girard never ceased to regret that Paine was saved from the guillotine by that happy accident of the death messenger chalking the inside of his cell door instead of the outside. "If they had only cut off his head, he then would have been recorded in American schoolbooks as the Hon. Thomas Paine, assistant Savior of his country, instead of being execrated as Tom Paine, the infidel," said Girard.

In the time of Girard, the names of Franklin, Jefferson and Paine were reviled, renounced and denounced by good society, and it was in defending these men that Girard brought down upon himself the contumely that endures, in attenuation, at least, even unto this day.

Let these facts stand: Franklin taught Girard the philosophy of business and fixed in his mind the philanthropic bias. ¶ Jefferson taught Girard the excellence of the "demos," and at the same time gave him an unforgetable glimpse of Greek architecture.

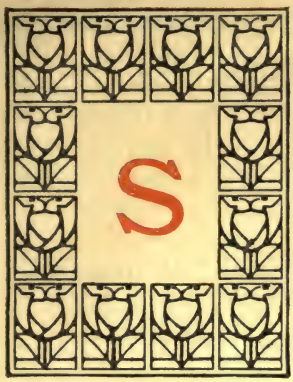
Paine taught Girard the iniquity and folly of a dogmatic

religion—the religion that was so sure it was right, and so certain that all others were wrong that it would, if it could, force humanity at point of the sword to accept its standards. ¶ Franklin and Paine were citizens of Philadelphia, and Jefferson spent many months there. The pavements that had echoed to their tread, were daily pressed by the feet of Girard. Their thoughts were his. And when pestilence settled on the city like a shadow, and death had marked the doorposts of over half the homes in the city with the sign of silence, Girard did not absolve himself by drawing a check and sending it to a committee by mail. Not he! He asked himself, "What would Franklin have done under these conditions?" And he answered the question by going into the pest-house, doing for the stricken, the dying and the dead what the pitying Christ would have done had He been on earth.

Girard believed in humanity, he believed in men as did Franklin, Jefferson and Paine, and as did that other great citizen of Philadelphia, who, too, was willing to give his life in the hospitals that men might live—Walt Whitman. ¶ No one ever called Walt Whitman a financier. Some have said that Stephen Girard was nothing else. In any event Girard and Whitman, between them, hold averages true. And they both believed in and loved humanity. And here is a fact: when we make up the composite man—the perfect man—taking our human material from American history, we cannot omit from our formula Benjamin Franklin, Thomas Jefferson, Thomas Paine, Stephen Girard and Walt Whitman.

STEPHEN GIRARD

Conquer your grief; or it will conquer you. Conquer your grief and know thereby that you are a man.



TEPHEN GIRARD was born at Bordeaux, France, in Seventeen Hundred and Fifty. He died at Philadelphia in Eighteen Hundred and Thirty-one.

Immediately after his death there was printed a book which purported to be his biography. It was the work of a bank clerk who had been discharged by Girard. This man had been close enough to his employer to lend plausibility to much that he had to say, and as the author called himself Girard's private secretary, people with prejudices plus, pointed to the printed page as authority. The volume served to fill the popular demand for pishmince. It was written with exactly the same intent which Cheetham, who wrote his "Life of Thomas Paine," brought to bear. The desire was to damn the subject for all time. Beside that, it was a great business stroke—calumny was made to pay dividends. To libel the dead is not, in the eyes of the law, a crime.

No such book as this "Life of Girard" could ever have been circulated about a living man. "Once upon a time an ass kicked a lion, but the lion was dead."

Yet this libelous production was reprinted as late as Eighteen Hundred and Ninety. Cheetham's book was

quoted as an authority on Thomas Paine until the year Nineteen Hundred, when Moncure D. Conway's exhaustive "Life" made the pious prevaricators absurd.

From being a bitter "infidel," a hater of humanity, grossly ignorant and wholly indifferent to the decencies, we now view Girard as a lonely and pathetic figure, living out his long life in untiring industry, always honest, direct, frank, handicapped by physical defects, wistful in his longing for love, helpless to express what he felt, with a heart that went out to children in a great welling desire to give them what fate had withheld from him.

Stephen Girard's parents were lowly and obscure people. They were Catholics. His father was a sailor and fisherman. Fear, hate, superstition, ignorance, ruled the household. When the father had money it went for strong drink, or to the priest. Probably, it would have been as well if the priest had gotten it all. The mother went out as servant and worked by the day for her more fortunate neighbors. The children cared for each other, if the word "care" can be used to express a condition of neglect and indifference.

It might be pleasant to show, if possible, that the mother of Stephen Girard had certain tender, womanly qualities, but the fact is that none such were ever manifested. If there was ever any soft sentiment in her character the fond father of his flock had kicked it out of her. That she was usually able to hold her own in fair fight was the one redeeming memory that the son held concerning her.

Stephen was the eldest of the brood. He attended the parochial school and learned to read. His playmates called

him by a French term meaning "Twisted." He was eight years of age before he realized that the names his mother called him by were of contempt and not of endearment—"Wall-eye" and "Mud-sucker"—literally the vocabulary of a fishwife. Then he knew for the first time that his eyes were not like those of other children—that one eye had a bluish cast in it and turned inward. That night he cried himself to sleep thinking over his dire misfortune.

At school when he read he closed one eye and this made the children laugh. So did their taunts prey upon him that he ran away from school to escape their gibes.

One of the Friars Grey caught him; whipped him before the whole school; put a dunce-cap on his head and stood him on a high chair. Then his humiliation seemed complete. He prayed for death. At home when he tried to tell his mother about his trouble, she laughed, and boxed his ears for being a "cry-baby brat." ¶ Back in this boy's ancestry, somewhere, there must have been a stream of gentle blood. He was a song-bird in a cuckoo's nest. When the military band played, his spirit was so moved that he shed tears. But when his mother died, and her body was placed in a new board coffin, made by a neighbor who worked in the shipyard, he admired the coffin, but could not cry even when the priest pinched him and called him hard-hearted. He could not cry even with his twisted eye. His mother, as a lovable being, had gone out of his life, even before she died. He could only think what a beautiful coffin she had and what a great man it was who made it. And this man who made the coffin gave him a penny—perhaps because the

boy so appreciated his handiwork. ¶ Stephen, unconsciously, won him on the side of art.

It 's a terrible thing to kill love in the heart of a child. That popular belief that we are "born in sin and conceived in iniquity," Girard once said, was true in his case, at least. ¶ Yet so wondrous were the works of God, the hate and brutality visited upon their child went into the making of his strong and self-reliant character. He never said, "My mother's religion is good enough for me." He despised her religion, and that of the Friars Grey who punished boys to make them good. His mind turned inward—he became silent, secretive, self-centered, and his repulsive exterior served him well as a tough husk to hide his finer emotions

In a few months—or was it a few weeks?—after his mother's death, the father married again. The stepmother was no improvement on the mother. She had lofty ideas of discipline and being "minded." No doubt but that little Stephen, crooked in eyes, crooked in body, short and swart, with brown, bare legs, was stubborn and wilful. He looked the part all right. His brown, bare legs were a temptation for the stepmother's willow switch. He decided to relieve everybody of the temptation of switching his legs by running away to sea and taking his brown, bare legs with him. There was a ship at the docks about to sail for the West Indies. He could secrete himself among the bales and barrels, and once the ship was out of port he would come out and take chances on being accepted as cabin-boy. They could do no more than throw him overboard, anyway!

He told his little sisters of his intention. They cried, but he did n't. He had n't cried since he was eight years old, and his cheerful biographer says he never shed a tear afterward, and I guess that is so.

At two o'clock in the morning, he whispered good-bye to his little sleeping sisters. He did not kiss them—he never kissed anybody in his whole life, his biographer says, and I guess that may be so, too. He stole down-stairs and out into the moonlight. The dock was only a quarter of a mile away. The ship was to sail at daylight, on the turn of the tide. There was much commotion going on around the boat, battening down hatches and doing the last few necessary things before braving the reeling deep.

Little Stephen was watching his chance to get aboard. He was going as a stowaway. A man came up to him. It was the captain, and before the lad could escape the man said, "Here, I want a cabin-boy—will you go?"

The boy thanked God that it was night, so the captain could not see his crooked eye, and gasped, "Yes—yes!"

¶ The cook was making coffee in the galley for the stevedores who had just finished loading the ship. The captain took the boy by the hand and leading him up the plank to the galley told the cook to give him a cup of coffee and a biscuit. ¶ The ship pushed off, and hoisted sail, just at daylight on the turn of the tide.

The tide, too, had turned for Stephen Girard.

Happiness is the rightful heritage of childhood.

VERY little observation will show that physical defects, when backed up by mental worth, transform themselves into "beauty spots." To be sure, no one was ever so bold as to speak of Girard's blemishes as beauty spots, but the fact is that his homely face and ungraceful body were strong factors in making him a favorite of fortune. Handsome is that handsome does ❧ Disadvantages are often advantages—they serve as stimulus and bring out the best.

Young Girard had long arms and short legs, and could climb fast and high. And he could see more with his one eye than most men could with two. He expected no favor on account of his family or good looks, and so made himself necessary to the captain of the craft as a matter of self-preservation. ¶ Not all sea-captains are brutal, nor do all sailors talk in a hoarse guttural, shift their quids, hitch their trousers and preface their remarks with, "Shiver my timbers."

That first captain with whom Stephen Girard sailed was young—twenty-six, a mere youth, with a first mate twice his years. He was mild-mannered, gentle-voiced and owned a copy of Voltaire's "Philosophical Dictionary." His name is lost to us; even the name of his ship has foundered in

the fog, but that he was young, gentle and read Voltaire are facts recorded in the crooked and twisted handwriting of Stephen Girard, facts which even his blackguard biographer admitted.

The new cabin-boy was astonished that one so young could be captain of a ship; he was also astonished that a person who gave orders in a gentle voice could have them executed. Later, he learned that the men whose orders are always obeyed do not talk loudly nor in guttural. This first boyish captain taught Girard a splendid lesson—to moderate both manner and voice and be effective.

Of that first voyage, about all we know is that the boy slept on a pile of gunny sacks; that the captain let him read from the "Philosophical Dictionary;" that he polished the bright work until it served as a mirror; that the captain smiled his approval, and that the boy, short and swart, with bullet head, followed him with one eye and worshiped him as Deity ❧ ❧

Men do not succeed by chance. Chance may toss you into a position of power, but if you do not possess capacity, you can never hold the place.

Young Girard gravitated from the position of cabin-boy to clerk ❧ ❧

From this to mate came by easy stages, and so much as a matter of course that it is n't worth while to mention how. ¶ By the law of France no man under twenty-five could be captain of a ship, but when Girard was twenty-two we find a ship-owner falsifying the record and putting the boy down as twenty-five, on the obliging oath of the boy's father,

whom we hope was duly paid for his pains. ¶ At twenty-four, Captain Stephen Girard sailed his sloop, "L'Amiable Louise," around Sandy Hook and up New York Bay. Ship captains then were merchants, with power to sell, trade and buy.

The venture was a success, and young Girard took the liberty of picking up a cargo and sailing for New Orleans—his knowledge of French being a valuable asset for that particular destination.

Matters were prosperous, and Girard was twenty-six, just the age of that heroic captain, under whose care he first set sail, and the age of the Corsican when he conquered Italy

Girard had ceased to wonder about boys braving waves and going upon the stormy sea in ships.

It was in July, Seventeen Hundred and Seventy-six,—call it July Fourth—that Captain Stephen Girard was skirting the coast of the Atlantic, feeling his way through a fog toward New York. He was not sure of his course and was sailing by dead reckoning.

Suddenly the fog lifted. The sun stood out, a great golden ball in the sky. The young captain swung his glass along the horizon and with his one good eye saw a sail—it was bearing down upon him.

It was coming closer.

In an hour it was a mile away. He realized that he was the objective point. ¶ It was a British cruiser, and he then realized that he was to be forced upon the beach or captured. ¶ Girard was not a praying man, but he prayed now for a friendly cove or bay, or the mouth of a river. The fog rolled

away to the west, the shore-line showed sharp and clear—and there a half-mile away was the inviting mouth of Chesapeake Bay. At least Girard thought it was, but it proved to be the mouth of the Delaware. Girard crowded on all sail—the cruiser did the same.

Night settled down.

Before morning Girard's little craft was safe under the frowning forts of the Delaware, and the cruiser had turned back seeking fresh prey.

Only the good can reach me, and no thought of love you send me can be lost.

ON one of his trips to the West Indies, the ship of which Stephen Girard was mate stopped at the Isle of Martinique.

The captain and mate went ashore, and were invited to dine at the house of a merchant and planter up on the hillside overlooking the sea. The sugar with which the ship was loading belonged to this planter, hence the courtesies to the seafaring men. It was a great event to Girard. He would have evaded it if he could, and

yet he wanted to see how folks who lived in houses really acted

Of that seemingly uneventful day one incident stood out in the mind of Girard to the day of his death. It seems the merchant and planter had a niece who lived in his household. This girl sat at the table next to Girard. She was only a child, about twelve years of age. But women mature young in that climate, and her presence caused the little first mate to lose all appetite. However, nothing worse happened than the spilling of a dish of soup in his lap, when the girl tried to pass the plate to him, which was surely more polite than to spill it in hers.

After dinner the young lady accompanied the party down to the wharf. Going down the hill she talked, and talked a good deal, but Girard could only say it was a fine day and looked as if there was going to be a storm.

This girl was tall, angular and strong. She climbed the rigging to the lookout, and then was scolded by her uncle, who was really proud of her and chuckled at her performance. Her features were rather coarse, but her lustrous eyes and bubbling vitality caused the one sound peeper of Girard to follow her in awe and reverence.

She came into the cabin and looked at his books; this pleased Girard. He asked her if she could read and she loftily wrote her name for him, thus: Marie Josephine Rose Tascher de la Pagerie.

She handed him the slip of paper and remarked, "You could never remember my name so I write it out for you like this."

In a few minutes the order was given, "All ashore who are going ashore!"

Girard kept that slip of paper, and a few years afterward, in a generous mood, sent the girl a present of a blue shawl. ¶ She wrote in acknowledgment, and incidentally said she was soon to sail for France "to get an education."

Girard was surprised that any woman would want an education, and still more amazed at the probability that she could acquire one. In fact, when the girl had written her name for him, he kept the slip of paper more as a curiosity than anything else—it was the handwriting of a woman! ¶ Girard never received but that one letter from the young lady, but from his shipping agent in Martinique word came that Marie Josephine Rose had married, when sixteen, the Vicomte Beauharnais.

Some years after, Girard heard from the same source that she was a widow.

Later, he learned that she married a Corsican by the name of Napoleon Bonaparte.

The less you require looking after, the more valuable is your life.

IRARD used to say that he did not come to Philadelphia of his own accord, but having been sent there by Providence, he made the best of it.

War was on, and all American ports were blockaded. How long this war would last, no one knew. Girard's sympathies were with the Colonies, and the cause of liberty was strong in his heart. He was glad that France—his La Belle France—had loaned us money wherewith to fight England. Yet all his instincts were opposed to violence and the pomps of army life for him had no lure.

He unloaded his ship, put the craft at safe anchorage and settled down, trying to be patient. He could have sold his cargo outright, but he had a head for business—prices were rising, and he had time—he had all the time there was. He rented a store on Water Street and opened up at retail. It was the best way to kill time until the war closed.

The rogue biographer has told us that Girard's ship was loaded with "niggers," and that these were sold by the mercenary captain and the money pocketed by himself, "all being fair in love and war."

This tale of business buccaneering has long been exploded,

but it is a fact that the cargo was used by Girard as his first capital. He used the money wisely and well, and repaid the other owners—one-third being his own property—with interest

When the war was over, it was expected that Captain Girard would again take to the deck and manage his craft. But this was not to be. That there was a goodly dash of sentiment in his nature is shown in that, after ten years, he bought the boat and would have kept her for life, had she not been wrecked on the Florida Reefs and her bones given to the barracout

In front of Girard's little store on Water Street there was a pump, patronized by the neighbors.

Girard had been there about three months. He was lonely, cooped up there on land, sighing for the open sea. Every day he would row across to his ship and look her over, sweeping the deck, tarring the ropes, greasing the chains, calculating how soon she could be made ready for sea, should news of peace come.

The weeks dragged slowly away.

Girard sat on a box and watched the neighbors who came to the pump for water. Occasionally, there would toddle a child with jug or pail, and then the crooked little store-keeper would come forward and work the pump-handle.

Among others, came Pollie Lumm, plump, pretty, pink and sixteen

Girard pumped for her, too.

He got into the habit of pumping for her. If he was busy, she would wait.

Pollie Lumm was a sort of cousin to Sallie Lunn. Neither had intellect to speak of. Pollie had the cosmic urge, that is all, and the marooned sea-captain had in him a little—just a little—of the salt of the sea.

Fate is a trickster. Her game is based on false pretences—she should be forbidden the mails.

She sacrifices individuals by the thousand, for the good of the race. All she cares for is to perpetuate the kind.

Poor sailor man, innocent of petticoats, caught in the esoteric web, pumping water for Pollie Lumm—Pollie Lumm—plump, pert, pink and pretty. ¶ And so they were married. ¶ Their wedding journey was in a scow, across to the bridegroom's ship, riding at anchor, her cordage creaking in the rising breeze.

Pollie Lumm, the bride of a day, was frightened, there alone with a one-eyed man, when the rats went scurrying through the hold. She was n't pink now, her color had turned to ashy yellow and her heart to ashes of roses. Girard could face the wind of the North, but a crying woman on a ship at anchor, whose rusty chains groaned to the dismal screech of tugging cordage, undid him. A lesser man—a devil-may-care fellow—could have met the issue. Girard, practical, sensible, silent, was no mate for prettiness, plump and pink. He should have wedded a widow who could have passed him a prehensile hawser and taken his soul in tow.

The bride and groom rowed back, bedraggled, to the room over the store.

Polly could n't cook—she could not figure—she could not keep store—she could not read the "Philosophical Dic-

tionary"—nor could she even listen while her husband read, without nodding her sleepy head. No baby came to rescue her from the shoals, and by responsibility and care win her safely back to sanity.

Poor Pollie Lumm Girard!

Poor Silly Sailor Man!

Venus played a trick on you—did n't she, and on herself, too, the jade!

Pollie became stout—enormously stout—the pearl-like pink of her cheek now looked like burnt sienna, mixed with chrome yellow. She used to sit all day in front of the store, looking at the pump.

She ceased to see the pump; she did not even hear its creak, which she once thought musical. ¶ Her husband sent for a doctor. "Chronic dementia," the doctor diagnosed it.

She was sent to an asylum, and there lived for thirty-eight years

Religiously, once a month, her husband went to visit her, but her brain was melted and her dull, dead eyes gave no sign. She was only a derelict, waiting for death.

If I knew I were to die tomorrow, I would plant a tree today.

THE first six years that Girard was in Philadelphia he made little headway. But he did not lose courage. He knew that the war must end sometime, and that when it did, there would be a great revival of business.

When others were beaten out and ready to give up, and prices were down, he bought. Merchant ships were practically useless, and so were for sale. He bought one brand-new boat and named it "The Water Witch," for this was the name he had for Pollie Lumm when she used to come with her jug to his pump.

As soon as the war closed and peace was declared, Girard loaded his two ships with grain and cotton and dispatched them to Bordeaux.

They were back in five months, having sold their cargoes, bringing silks, wines and tea. These were at once sold at a profit of nearly a hundred thousand dollars.

The ships were quickly loaded again. The captains were ordered to go to Bordeaux, sell their cargoes and load with fruit and wine for St. Petersburg. There they were to sell their cargoes and buy hemp and iron, and sail for Amsterdam. At Amsterdam they were to buy dry-goods and sail for Calcutta. There they were to sell out and with the proceeds buy silks, teas, and coffees and make for America.

These trips took a year to make, but proved immensely profitable

Girard now bought more ships, and named, very properly, the first one "Voltaire," and the next "Rousseau."

By Seventeen Hundred and Ninety-five, he owned twenty-two ships and was worth over a million dollars. In fact he was the first man in America to have a million dollars in paying property at his disposal.

After he was thirty he was called "Old Girard." He centered on business and his life was as regular as a town clock. He lived over his warehouse on Water Street and opened the doors in the morning himself. He was regarded as cold and selfish.

He talked little, but he had a way of listening and making calculations while others were arguing Suddenly, he would reach a conclusion and make his decision. When this was done that was all there was about it. The folks with whom he traded grew to respect his judgment and knew better than to rob him of his time by haggling. His business judgment was remarkably good, but not unerring. Yet he never cried over lacteal fluid on the ground. When one of his captains came in and reported a loss of ten thousand dollars through having been robbed by pirates, Girard made him a present of a hundred, so to get his nerve back and told him he should be thankful that he got off with his life.

He loaded the ship up again, and in a year the man came back with a cargo that netted twenty-five thousand dollars. Girard gave him a silver watch worth twenty dollars and chided him for having been gone so long.

Then Girard made a pot of tea for both, on the little stove in the office back of his bank, for the millionaire always prided himself on being a cook.

His brother, Jean, had now come to join him. Jean was also a ship-captain. Stephen bought a third ship and called it "The Two Brothers," in loving token of the ownership. ¶ When his brother Jean proved to be a bad business man, although a good sailor, Stephen presented him his own half-interest in the ship, and told him to go off and make his fortune alone. Jean sailed away, mortgaged his boat to get capital to trade upon, lost money and eventually lost the boat. When he wanted to come back and work for his brother, Stephen sent him a check, but declined to take him back. "The way to help your poor relatives is to remit them. When you go partners with them everybody loses."

Girard was a man of courage—moral, financial and physical. When his ship, the "Montesquiae," arrived at the mouth of the Delaware on March Twenty-sixth, Eighteen Hundred and Thirteen, she was headed off and captured by an English gunboat. Word was sent to Girard that he could have his boat by bringing an inventory of the craft and cargo and paying over British gold to the amount. He went down the bay in a small boat, met the enemy on a frank business basis, paid over one hundred and eighty thousand dollars in English guineas and came sailing back to his own calm satisfaction, even if to the embarrassment of the crew. The boat was loaded with tea and Girard was essentially a tea merchant. He knew his market and sold the "Montesquiae's" cargo for just five hundred thousand dollars.

When yellow fever came like a blight to the city, and the grass grew in the streets, Girard gave bountifully to relieve the distress of the people. But a panic of fear was upon them. They forgot how to live and began to pray. Preachers proclaimed the day of judgment was at hand. Whole families died, and left no one to look after their affairs.

Every night wagons went through the street and the hoarse cry was heard, "Bring out your dead—Bring out your dead!"

¶ Then the old millionaire showed the heroic side of his nature. He organized a hospital at Bush Hill, and took personal charge of it. Every office that could be done for the sick and dying he did. With his own carriage he would go to houses, and lifting the stricken ones in his arms, carry them out and transport them to a place where they could have attention.

¶ As the spirits of others sank, his soared. To the men who walked in the middle of the street with a sponge to their noses, he would call in banter. He laughed, danced and sang at the pesthouse, things he was never known to do before. "Fear is the only devil," he wrote on a big board and put it up on Chestnut Street. He would often call at fifty houses a day, carrying food and medicine, but best of all, good cheer. "If death catches me, he 'll find me busy," he used to say.

¶ He showed the same courage when the financial panic was on in Eighteen Hundred and Ten. At this time every one was hoarding and business was paralyzed. Girard had one million dollars to his credit with Baring Brothers in London. He drew out the whole sum and invested it in shares of the United States Bank. This bold move inspired confidence and broke the back of the panic.

In Eighteen Hundred and Eleven, when the charter of the United States Bank had expired, and Congress foolishly declined to renew it, Girard bought the whole outfit—or all there was left of it—and established "The Bank of Stephen Girard," with a capital of one million, two hundred thousand dollars

When near the close of the war the Government was trying to float a loan of five million dollars, only twenty thousand was taken. "The Colonies are going back to the Mother Country," the croakers said. If so all public debts would be repudiated.

Girard stepped forward and took the entire loan, although it was really more than his entire fortune.

The effect was magical—if Old Girard was not afraid, the people were not, and the money began to come out of the stockings and ginger-jars.

Girard believed in America and in her future. "I want to live so as to see the United States supreme in liberty, justice and education," he used to say.

He loved pets and children, and if he was cold it was only to grown-ups

On each of his ships he placed a big Newfoundland dog—"To keep the sailors company," he said. The wise ones said it was because a dog was cheaper than a watchman. Anyway, he loved dogs, and in his yellow gig, or under it, was always a big, shaggy dog. He drove a slow-going, big, fat horse and used to say that if times got hard he at least had a horse that could plow. During the last twenty years of his life he used to make daily trips to his farm, where Girard College now

stands, and work there like a laborer with his trees and flowers. If he did not love Venus, he certainly did Ceres and Pomona. "If I knew I should die tomorrow, I should plant a tree today," he once wrote.

Wealth, like education, is only valuable to those who know how to use it.

BY his will, Girard left many benefactions for the betterment of humanity. His bequests to the City of Philadelphia and the State of Pennsylvania were these: To the Philadelphia Hospital, $30,000; to the Pennsylvania Institute for the Deaf, $20,000; to the Philadelphia Orphan Asylum, $10,000; to the Philadelphia Public Schools, $10,000; to the City of Philadelphia, for the distribution of fuel among the poor, $10,000; to the Masonic Loan Association, $20,000; to the City of Philadelphia for the improvement of its streets and public squares, $500,000; to the Philadelphia Public Library, $40,000; for the improvement of canals in the state of Pennsylvania, $300,000; and greatest of all, $2,000,000 for the founding of Girard College. Beside this was a residue

of the estate which went also to Girard College, the total value of which endowment has increased until it is now over sixteen million dollars.

At the time of the death of Girard his bequests to public institutions had never been equaled by individual philanthropies in the history of the world.

And since then, I believe, only two men have given as much for the cause of education. ¶ However, it so happened that no public statue or material acknowledgment of Girard's great gifts to Philadelphia and the State of Pennsylvania were made—except at his own expense—until the year Eighteen Hundred and Ninety-seven, when a bronze statue of this great business man and philanthropist was erected on the north plaza of the City Hall. This statue has no special setting and is merely one of a dozen decorative objects that surround the square.

That particular clause in Girard's will which provided that no clergyman, preacher or priest should ever be allowed to act as trustee for the school, or ever be allowed to enter the school, is still outwardly respected, at least.

The gatekeeper challenges you thus: "Are you a clergyman?" And those who fail to flatly say, "No," are not allowed to enter.

Horace Greeley once approached the gate at Girard College wearing his usual little white necktie, his spectacles and his beatific, innocent smile.

"You can't enter," said the grim St. Peter.

"Why not?" was the astonished reply.

"You are a clergyman!"

"The hell I am!" said Horace. ¶ "Excuse me—walk right in," said St. Peter.

The heirs tried to break the will, basing their argument on that item concerning clergymen.

The Supreme Court upheld the will, finding nothing derogatory in it to the Christian religion or public policy.

Girard did not say, "Christian Clergymen"—he was opposed to all formal religions. ¶ Girard had very positive ideas on the subject of education and he was the first man in America to put manual training to a practical test as a part of the school curriculum. ¶ He was certainly far in advance of his time in his efforts to bring about human efficiency, instead of an education for bric-a-brac.

At Girard College there are now constantly over two thousand boys, who have a home and school advantages. There are certain grave dangers about institutional homes for children in that there is a strong tendency to kill individuality. But certain it is that Girard College has ever labored, and in a great degree succeeded, in minimizing this tendency. It is the proud boast that any boy who graduates from Girard is able to take care of himself—he can do things that the world wants done and is willing to pay for.

The boys graduate at eighteen, which is the age that most students who go to universities, enter. But Girard boys, almost without exception, go right into practical business, and Philadelphia merchants are not slow to hire them. Girard College has a long honor roll of noble men who have succeeded beyond the average, helping themselves by adding to the wealth and happiness of the world.

And it is good to know that Girard College is managed by men who are in the line of progress in pedagogy. Girard is a better school now than it has ever been, and I am sure that there will be still a more excellent Girard. Great was the mariner and merchant who made these things possible!

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